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Inzap Is a Service that Allows You to Receive Better Payment Terms from Your Vendor

As you know, not all your vendors can or will give you generous payment terms.

Inzap makes it much more possible and comfortable for your vendor to give you longer terms.

Benefits of using Inzap as a Buyer

With Inzap, you'll often start getting better terms right away, and you can earn even more generous terms over time.

- For many companies, the terms may be similar to their current terms at first. For example, if you are on COD now, your vendor may choose to give you 7-day terms to start when you first use Inzap; or if you're on 15 days, your vendor may give you 20 days to start when you first use Inzap.
- By paying your invoices on time through Inzap, you can allow your vendor to give you more generous terms over time.

You'll prefer using Inzap to paying with a credit card. When you use Inzap instead of paying with a credit card:

- You can "save" your credit card line for other uses and for other vendors who don't offer terms. And Inzap can handle large transaction sizes that might tap out your credit card.
- You can have a more "predictable" set of terms. When you pay with a credit card, depending on where you are in the billing cycle, you may have to pay in as short as 15 days.
- You have the ability to earn even longer terms over time from your vendor, as you establish a track record on the Inzap system.

Inzap is free to you! As a Buyer, Inzap is free for you, as long as you pay when the debit to your account is scheduled. (If you delay payment, there is an extension fee.)

It's no hassle to sign up and use. Signing up takes only 5 minutes, and set up is instantaneous. There's almost nothing new to learn. You still get paper invoices from your vendor, just as you do today. [See the QuickTour.](#)

How Inzap helps your vendors give you longer payment terms

By using Inzap, you partner with your vendor to make it easy to give you terms over time. How?

- Inzap provides your vendor an effective, low-cost way to fund receivables. When you and your vendor use Inzap together, you get terms, and your vendor gets fast cash for invoices. Inzap pre-pays your vendor for their invoices, usually within a week or less of the invoice date. So you and your vendor both get better cash flow.
- Inzap gives your vendor greater confidence that when they give a customer longer terms, they will get paid on time. Your payments will be made by a scheduled electronic deduction from your bank account, so your vendor doesn't have the uncertainty of waiting for a check to arrive.
- You're protected too, because no bank deductions will ever be made without your explicit advance approval of the amount and date. (Inzap notifies you via email of upcoming transactions, and gives you an effortless way to "approve" each transaction in advance.)

Next Steps

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Company Overview

The Inzap service allows small businesses to cost-effectively provide longer payment terms to more of their business customers, while still maintaining strong cash flow. By automatically financing and paying invoices, the system allows a small business to give its customers more time to pay and still get fast cash for its invoices. Both the Seller and Buyer get improved cash flow.

Most business customers demand "payment terms" from their vendors -- that is, that they are allowed a standard period of time to pay their invoices, such as 30 days or more. For many small businesses, providing terms to their customers is a major drain on cash for the company. When they don't have sufficient cash flow to offer terms, the result is lost sales and lower customer satisfaction.

Before Inzap, few attractive options were available to small businesses to solve the cash flow timing problems associated with providing longer payment terms to customers.

- Receivables financing from a bank or financial institution is often available only to larger, more established businesses.
- "Factoring" is generally viewed as unfriendly to customers, cumbersome, and expensive-and is also limited in availability to many small businesses.
- Accepting customer payments via credit cards can be a good option for consumer-oriented businesses, but is inappropriate for ongoing business-to-business transactions. Business customers generally insist on terms.

In contrast, the Inzap service is a fast and easy way for a small business to get the cash flow they need to provide terms and grow their business.

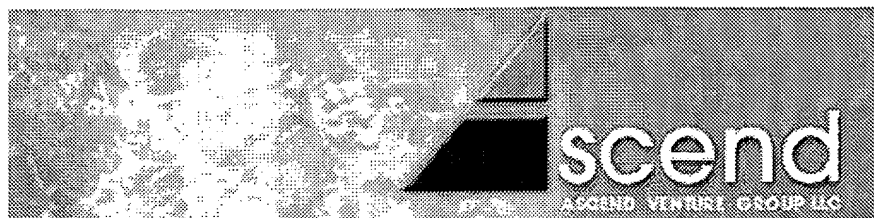
The company partners with leading US financial institutions to provide its service. Inzap manages the system for the financial institutions. Financial institutions provide the underlying capital for the invoice funding and can offer the service to their own existing or prospective customers. The company's current banking and funding partners are Wells Fargo Bank N.A. and Heritage Bank of Commerce.

Inzap is a privately held company headquartered in California's Silicon Valley. The company was founded in 1998 by Sanjeev Kriplani, one of the original Product Managers of QuickBooks, the leading small business accounting software package, which today has over 3 million small business customers. The Inzap service has been operational since July 2000.

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Our customers say...
"Some companies won't even talk to you unless you can give them 30 or more days financing...And what an improvement it's been to my buying power. I can buy new products and turn around and sell them all within the 60 days Inzap gives me to pay for them! That's helped us be very competitive."

—John Hailey, Controller,
MJI Systems



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ASCEND VENTURES, L.P. PORTFOLIO COMPANIES

To date, the investments made by Ascend Ventures, L.P. have included the following:



B2eMarkets, Inc., based in Rockville, MD, was founded in 1999 by Orville Bailey and Richard Waugh, both former top executives at TPN Register, a joint venture between General Electric and Thomas Register. B2eMarkets provides a comprehensive suite of software and services that enable procurement professionals of major corporations to manage their strategic sourcing needs through the Internet and their companies' Intranet. In partnership with Accenture, a major investor, the Company plans to provide a front-end complement to services offered by other leading business-to-business electronic commerce companies such as Ariba, Commerce One, Free Markets Online and Purchase Pro.

PreEnroll.Com

PreEnroll, Inc., based in Beaverton, OR, is a branded application service provider that provides tools to the thousands of registration reliant organizations that allow them to effectively improve the enrollment, administration and communications processes for their members and customers. Already providing services to numerous organizations including many YMCA branches, the Company's products generate significant recurring revenues and several future monetization opportunities.



SafeRent, Inc., based in Denver, CO, provides a suite of applicant screening tools to the multifamily housing industry. SafeRent's flagship service, SafeRent Applicant Screening, replaces existing

methodologies for screening prospective apartment residents with the first statistical credit-scoring model that forecasts rental behavior.



Optate, Inc., based in Ann Arbor, MI, is an eBenefit portal for medium and large employees, providing a suite of online, self-service decision support tools that allow employees to evaluate, select and enroll in employee health benefit programs online. Optate's current clients include Ford Motor Company, Visteon, DaimlerChrysler, Delta Airlines and the United Auto Workers.



InZap, Inc., based in Mountain View, CA, provides a revolutionary payment system that functions as a new receivables financing vehicle for small businesses. InZap has developed a patent-pending process delivered through the Internet that allows a funding partner such as a commercial bank to offer "dual recourse" short-term loans to the party issuing the invoice in a transaction. The Company has secured Wells Fargo, a leading small business lender, as a funding partner.



SchoolNet, Inc., based in New York, NY, is the leading provider of data-driven decision-making solutions designed to improve student achievement in K-12 school districts. SchoolNet's products and services include a data warehouse, Account - the executive information system, Align - the instructional management tool, and Outreach - the web site management tool. SchoolNet also publishes The Doyle Report, www.thedoylereport.com, a web service providing critical industry information to reform minded educators. Educators across the country use SchoolNet's products and services.



Versura, Inc., based in Washington, D.C., manages the first digital open marketplace dedicated entirely to higher-education finance. Versura manages two exchanges where schools, lenders and secondary loan buyers can connect easily and conveniently. Versura administers and controls two exchanges: (1) College and

University Exchange is designed to enable college and university financial aid administrators to auction their student loan lending business to commercial banks (2) Portfolio and Commitment Exchange is designed to enable banks and universities to sell their existing loan portfolios to other financial institutions on the secondary market.



Netilla Networks, based in Somerset, NJ, is a service company that supplies secure Web access to office applications. The Netilla Virtual Office service is a virtual private network alternative that allows a business user at an off-site location to use a Web browser to access shared software applications, files, and e-mail residing on office network servers. Netilla Networks will certify system

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ALTOS Ventures

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SOFTWARE & SERVICESBluedot Software

Web-based business event automation software

Branders.com

Online provider of advertising specialty products

CallConnect Communications

Customer acquisition service for healthcare providers

Supply Chain Automation

Communications and Networking

Enwisen

Online employee benefits communication

Enterprise Software and Services

Evolve (Public - EVLV)

Professional services automation solutions

Other Investments

Inzap

Payment solutions for small/medium-sized businesses

View All Companies

QUIQ

Customer relationship and community tools provider

Wirestone

Web and ecommerce professional services

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Welcome to the Main Office

Creative Enterprises, the business, provides critical **writing and image-building services** for the home and small business industry, and coordinates such other services as site design, URL promotion, custom illustrations, virtual assistance, and MORE.

Creative Enterprises, the community, is **an organization of small and home-based business owners** who have joined together to grow together. We know and support each other's efforts well. We collaborate and cross promote and refer customers . . . we work on projects that benefit the community and ourselves in the process . . . we share resources . . . we brainstorm . . . we take pride in what we do and how we do it. We are open to both men and women business owners and find that our individual talents and skills, when joined together toward a common goal are just unstoppable!

The Community

Articles Directory: Articles and Archive information to help you start and grow a business of your own

Announcements: Events, News About our Members, & Things You Should Know

Interactive Discussion List -- OurCEcommunity list members do actual work together every day through the use of this members only option

Membership Information -- Have a business web site of your own? Come join these hard-working entrepreneurs & grow along with us! Apply for membership and find out what team work really means!

SHOP or visit with our many Creative Entrepreneurs member merchants listed in our business directory. Serving shoppers and business-to-business needs alike!

Our Newsletter -- "The Town Crier" -- Great information for beginning or growing businesses. Available to members and non-members.

Our Business

About Us: Policies, References, Awards

Meet Our Creative Team -- and learn what they can do for you.

- Web Hosting, Ecommerce, Shopping Cart
- URL Promotion
- Web Site Design for all budgets & tastes
- Desktop Publishing and Virtual Assistance
- Custom art work

Writing and Promotional Services

We Provide: Affordable site text re-writes, News Releases, newsletter composition & ghost writing for your business' articles.

How You Can Collaborate With Us to Grow

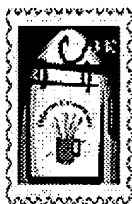
Promotional Products: For your online business, or local business. Promotion is the name of the game!

Win Our Award for Community Spirit! If you network with other small businesses and tell us how, you may qualify for this award.

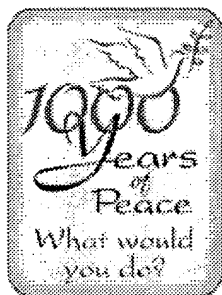
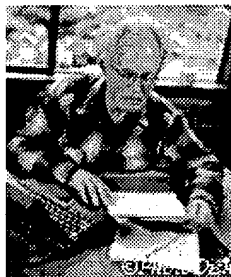
For Your Business



Come work in an atmosphere that contributes to the success of the young work-at-home Mom, as well as the seasoned corporate worker-turned-entrepreneur. Visit our [Membership](#) section to join this working community!



Email us wherever you see our "stamp"



Faith, perseverance, and having the courage of your convictions will get you through. Peace & tolerance will let it happen for others too.

Creative Enterprises

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Related Information:

- [Business Start-Up Guide](#)
- [Starting A Business of Your Own](#)

Free Stuff -- For Your Web Site!

Need services or products for your small business? See our [B2B](#) section!

Content For Your Website -- Great articles for re-print from our authors!

Craft Supplies Directory

Home and Small Business Club -- A great resource for aspiring or new entrepreneurs.

Work At Home Parents

The information on these pages is meant for informational purposes only. Anyone contemplating starting a business should be aware that laws and regulations differ from place to place and year to year. To insure that your business will/is operating within legal limits the physical area in which you operate, or on the Internet, we strongly urge you to consult an attorney, a tax specialist, and your insurance agent. Opinions stated in articles on these pages are the personal opinions of the writers, and not to be considered a guarantee of success in a business venture or as definitive expert opinions. Creative Enterprises is not responsible for any financial loss incurred in business start - up ventures. Entrepreneurs are responsible for researching their own business opportunities, possible expenditures associated with those opportunities, and legal and tax requirements. Purchases of products or programs offered through links on this site are the responsibility of the buyer alone. Although we do our best to confirm the legitimacy of products and vendors buyers are responsible for and strongly encouraged to do their own investigation before making purchases.

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Online Tools

Financial Management for New Businesses

General Resources/Links

- CCH Business Owner's Toolkit: Finance Tools has links to several downloadable files that will help you make financial decisions to start your business, get financing, keep it running and plan for changes.
- Center for Business Planning includes links to the MOOT CORP® Competition, which simulates entrepreneurs asking investors for funding, as well as links to various software packages that can help you write a business plan.
- Company Profiles & Financial Information
- Office of Minority Enterprise Development
- Choosing your Small Business Bank
- Finance Workshop
- Financial Management in Government
- Financial Data Finder
- Financial Management
- Finance Tools

Recordkeeping

- IRS Recordkeeping
- Recordkeeping in Small Business

Accounting

- Accounting Resources on the Internet
- Accounting Tips for Government Contractors
- Cost Accounting Implementation Guide
- INZAP – Payments Service

Raising Start-Up Funds

- SBA: Financing Your Business
- Idea Café's Financing Your Business
- Lycos Finance has links for Tools, News and Business Resources dealing with financial planning for your company and "Angel Financing."
- Find Funding

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Mr. Modem's *Desktop*

Bills, Bills, Bills...

With the curse of adult responsibility comes the dreaded task of paying bills, an activity which ranks right up there with muscle spasms on my personal enjoyment barometer. First, it's your student loan, then a car loan, followed by credit cards, mortgage, gas and electric bills, alcohol and drug rehab, anger management classes, ammunition - it just never stops. And not only do you have to pay your bills each month, but creditors have the unmitigated audacity to expect you to pay them on time, for heaven's sake. To all creditors, I say, "Lower your expectations!"

Let's face it, bills are an integral part of life as we know it. And the more bills you're inundated with, the harder it is to keep track of them and pay them on time - especially if you're on a tight budget or suffering from TFS (Transcript Fatigue Syndrome). Fortunately, online technology again comes to the rescue, this time in the form of electronic billing and payment services.

The E-check Is in the E-mail

Many banks, credit unions and other lenders have offered automatic bill payment services for some time now. Procedurally, the process is very simple: After you provide the lender with your savings or checking account number, your account is automatically debited at regular intervals. All you need to do is remember to note the deduction in your check register so you don't start bouncing any handwritten checks you may write. Because this system pretty much assures lenders that they'll be paid in full and on time, lenders are typically encouraged to sign up, enticed by interest rate deductions, toaster ovens or festive juice glasses.

Although many companies are jumping on the automatic payment bandwagon, chances are you'll still be stuck with a handful of bills received from low-tech collectors who can only process payments delivered by snail mail. How archaic! The good news is that you don't have to continue mailing those payments yourself if you don't want to.

Some financial institutions are streamlining automatic bill payment services by offering to manage your bills for you. Isn't that special? Instead of mailing bills to your home or office, lenders and FSPs (Financial Service Providers) will cheerfully mail bills to your financial institution, which then permits payment from your account. The specifics of this type of service varies from institution to institution, but most offer two options:

First, the do-it-yourself option. If you choose this approach, you opt to review and

pay your online bills yourself. While this affords you the most control, it also places the responsibility of paying bills on time in your hands. Most services help keep you on track by sending an e-mail reminder when it's time to pay a bill. Who said e-mail can't be fun?

The second option is to have your bills paid automatically as your financial institution receives them. Ca-ching! You can still review payment information online, but you won't have to worry about forgetting to authorize a payment. The advantage of this approach is that because your bills go directly to your financial institution, they will be paid on time, with no excuses. The dog can't chew them, they can't get thrown out with the Sunday newspaper, and you can sleep better knowing Tony Soprano won't send a colleague to collect any debts owed.

Because these services are offered online, you can access your billing information from any computer with Internet access. Some providers even offer archived bills on CD-ROM and downloadable billing information for synchronization with wireless and handheld devices. These types of bill-payment services usually cost a nominal fee, which is generally comparable to the cost of a fistful of postage stamps. To find out if your financial institution offers bill payment services, simply visit its Web site.

If your financial institution doesn't offer the type of bill payment solutions you're looking for, you might want to check out alternative options such as StatusFactory (www.statusfactory.com) or Qchex (www.qchex.com) - which sounds more like a breakfast cereal than a bill-paying service.

These independent online bill payment services generally offer the same types of automatic bill payment services as financial institutions, plus additional services that your bank may not be able to support. For example, as a member of PayTrust (www.paytrust.com), you can manage all your bills online, plus you can make payments to the babysitter, your housekeeper or your personal extortionist, if you have one. These services work in conjunction with your financial institution so you don't have to sever any ties or cancel any existing accounts to take advantage of both services.

Many online bill management services, such as the aggressive-sounding PayMyBills.com (www.paymybills.com), enable you to make payments from various accounts - preferably your own, of course. This added convenience means you can pay your credit cards from your checking account, pay for your vacation from your savings account or pay for your trip to Lipo-World from your secret Swiss bank account.

EBPP, LMNOP

We bottom-of-the-food-chain consumers aren't the only ones who have to worry about timely bill payment. Lenders and financial service providers recognize the convenience that online bill processing offers to consumers as an added customer benefit. Smart service providers are leveraging EBPP (Electronic Bill Presentment and Payment) technology to encourage both business-to-business (B2B) and business-to-consumer (B2C) relationships, which is a BFD (Big Financial Deal - be nice!), in my opinion.

EBPP is the practice of invoicing customers via the Internet, theoretically rendering printed bills and invoices obsolete. Typically, the service provider sends an invoice or alert that a payment is due via e-mail. The customer can then scream and bolt to Venezuela or access the provider's payment processing software to pay the bill.

Spearheading this industry are accounting software manufacturers such as edocs Inc. (www.edocs.com). In addition to making payments online, EBPP services

enable lenders to offer detailed account information to customers online. Customers can view statements in realtime, make payments, request a credit increase (watch out for the laughter.wav response), and transfer funds directly from their computer in a secure online environment. Additional EBPP providers include CheckFree (www.checkfree.com), Inzap (www.inzap.com) and XpenseWise (www.xpensewise.com).

A Word of Caution

When shopping for bill payment services, be sure to read the fine print and look for hidden fees. Above all, look for a trustworthy privacy policy that makes you comfortable. It's vitally important that your personal information be protected. Any respectable billing service will be candid and forthcoming about their privacy policy. If you inquire about a service's privacy policy and your representative becomes flustered, sweaty and starts imitating Ralph Kramden's "homina-homina" response, look for the nearest exit. You can thank me later.

Holiday Bonus! 'Tis the season to be leery, fa-la-la-la-la, la-la-la-la. Online identity theft has reached epidemic proportions. While you must protect yourself at all times, this is particularly true during the coming holiday season. If you would like to receive a copy of an article I wrote about identity theft and how to prevent it, send an e-mail addressed to idtheft@MrModem.net. Leave the subject line and body of the e-mail blank and by return e-mail you'll receive the article with my compliments.

Wishing you and your family a happy and safe holiday season.

About the Author

Richard A. Sherman, RDR (Ret.), is a JCR Contributing Editor and the administrator of NCRA's Web site. He has written eight books, including *Richard's No-Nonsense Guide to the Internet for Court Reporters*, a *Guide to Web Sites for Court Reporters*, and co-authored a *Guide to Windows 95: With an Introduction to Windows 98*. He has also authored *Mr. Modem's Internet Guide for Seniors* and *Ask Mr. Modem!* based on his nationally syndicated Q & A computer column. His books can be purchased from the [NCRA Store](#).

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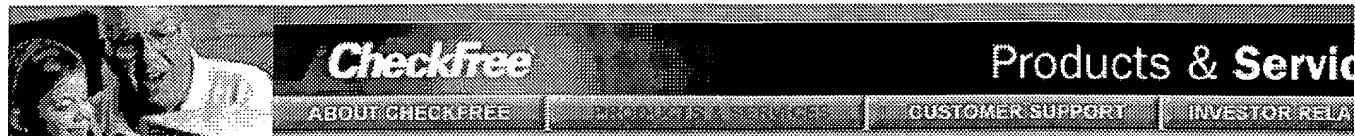
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CheckFree Products and Services

Since 1981, CheckFree Corporation has pioneered financial electronic commerce solutions. From compliance software and Automated Clearing House solutions, to electronic bill payment and investment services solutions, CheckFree offers a comprehensive suite of products that span the entire spectrum of the financial commerce market.

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- 1: [Online Bill Payment Service](#)
- 2: [Free E-Bill Service](#)



>> Services and Products for Businesses

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Press Releases

CheckFree Vice Chairman and Major Billers to be Featured at Payments '99; ACH E of Alliance Processing

ATLANTA, April 9 /PRNewswire/ -- CheckFree (Nasdaq: CKFR) announced today that it will take part in Payments '99, April 11-14 at the Marriott Marquis in Atlanta. In addition to exhibiting, the Company will host a panel discussion on electronic billing and payment, moderated by CheckFree Vice Chairman Mark A. Johnson and featuring Florida Power & Light and Consumers Energy. CheckFree's ACH Business Unit will offer an in-depth perspective on the value of outsourcing ACH systems processing with insight from Harris Bank, a CheckFree ACH Alliance Processing partner.

Payments '99 is hosted by the National Automated Clearing House Association (NACHA), in cooperation with the National Council for Uniform Interest Compensation (NCUIC).

From 10:15 a.m. to 11:30 a.m. on Wednesday, April 14, Mark Johnson, vice chairman of Corporate Development for CheckFree, will moderate a panel discussion, "Electronic Bill Presentment and Payment -- A Recipe for Change," featuring current users of Internet-based bill presentment and payment services. CheckFree customers Jill J. Sands, project manager/billing and financial systems for Florida Power and Light, and Ron Kerver, electronic commerce director for Consumers Energy, will join Johnson. Topics of discussion will include: what are companies looking for; what do they expect of customer service; what payment options do they require; and will their product mix need to be updated or customized.

At 10:30 a.m. on Monday, April 12, CheckFree will present a case study titled, "ACH Alliance Processing: Making the Decision." Stuart Williams, director of Business Development for CheckFree, and Linda Spielman, director of Electronic Products for Harris Trust and Savings Bank, will discuss the issues today's financial institutions face in analyzing ACH system alternatives to the standard in-house model. Participants will learn how to evaluate the options available to maximize systems processing, how to make any transition in the process seamless and painless for the financial institution's customers, as well as how to assess vendor partners.

About CheckFree
Founded in 1981, CheckFree (<http://www.checkfree.com>), the operating subsidiary of CheckFree Holdings Corp., is the leading provider of electronic commerce services, software and related products for more than 2.6 million consumers, 1,000 businesses and 850 financial institutions. CheckFree designs, develops and markets services that enable its customers to make electronic payments and collections, automate paper-based recurring financial transactions and conduct secure transactions on the Internet.

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COMPETITION

Electronic Commerce

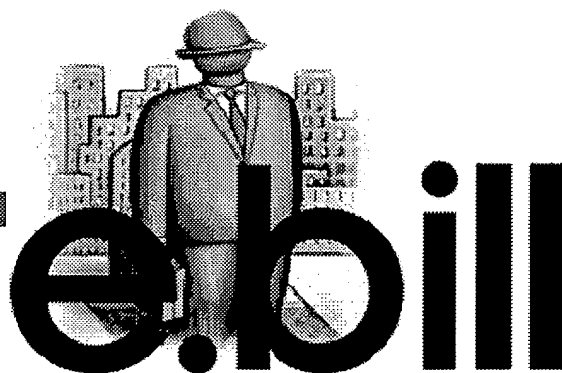
We face significant competition in all of our customer markets. First, we need to switch billers and consumers from paper bills sent by mail and paid by check to electronic bill presentment and payment. Second, a number of banks have developed, and others may in the future develop, electronic billing and payment services in-house. J.P. Morgan Chase, First Union Corporation and Wells Fargo & Co. are partners in a venture called Spectrum that plans to allow individuals and businesses to receive and pay bills electronically. To the best of our knowledge, Spectrum has done limited electronic presentment of bills, and is developing a "pay anyone" capability in conjunction with Metavante, a division of Marshall and Ilsley Bank Inc. Metavante competes directly with us in providing pay anyone solutions to financial services organizations and has recently completed two acquisitions in an effort to strengthen their competitive position. Mastercard International also offers online bill presentment to enable people to receive and pay bills over the Internet. A number of other relatively small companies also compete with us in electronic bill payment. In addition, we face competition from competitors offering billing and payment services utilizing scan and pay technology. These "scan and pay" companies offer a service whereby a consumer's bill is received by the company, scanned to create an electronic image of the bill, and electronically delivered to the consumer who can elect to pay that bill either by writing a paper check or through an electronic transfer of funds. We believe that our competitors, however, will need to make substantial progress to able to offer electronic commerce services comparable to the services we currently offer to our customers through multiple distribution channels.

Because the electronic commerce industry is expected to grow substantially in the coming years, we anticipate continued strong competition, but we believe that the increased attention and credibility this competition will bring to the industry may broaden the market and increase the percentage of financial transactions which are effected by electronic means.

Investment Services



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Publications

March-Feature Should E.billing Stand Alone?

Pat Turocy and Linda Anrews remind that while the economy has changed drastically over the last year, demand quality customer service has not. So where does e.billing fit into the larger piece of servicing needs of retail bank and brokerage customers? [Full article](#)

need answers?

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- [BestBill Launches Presentment Services](#)
- [MSN Makes Bill Payment Push](#)
- [docSense and Group 1 Partner](#)
- [Lightyear and CallVision Partner](#)
- [Migration to B2B Payment](#)
- [InteliData Purchases Mid-Atlantic](#)

more news

UPCOMING EVENTS

- Payments 2002
- Billing World 2002
- 4th Annual EBPP Conference

future events

March-Contents

Insider Perspective

[Maximizing the Advantages](#)
[Telling EBPP Story on a Budget](#)
[B2B Online Invoicing](#)

Focus On

[Breaking Through the Barriers](#)

Going Live

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COMING IN APRIL-MAY

Feature: Wireless Protocols
Focus On: Retirement Services

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Any problems or questions, call 800-536-1992

EBPP Providers

Provider Website

Avolent	www.avolent.com
BCE Emergis	www.avolent.com
BillingZone	www.avolent.com
Billserv	www.billserv.com
Bottomline Technologies	www.bottomline.com
BroadVision	www.broadvision.com
CheckFree i-Solutions	www.checkfree.com/i-solution
docSense	www.docSense.com
acquired - Alysis Technologies, Inc.	www.alysistech.com
edocs, Inc.	www.edocs.com
EPSIIA	www.EPSIIA.com
Group 1 Software	www.g1.com
acquired TriSense	www.trisense.com
Intuit	www.intuit.com
iPlanet eCommerce Solutions	www.iplanet.com/products/ecommerce/billerxpert/index.html
JPMorgan Chase	www.chase.com
MasterCard International	www.mastercard.com/rpps www.mastercard.com/business/merchant/accept.html
Mellon Global Cash Management	www.mellon.com/gcmec
Metavante	www.metavante.com
acquired Derivion	www.derivion.com
acquired CyberBills	www.cyberbills.com
PayMyBills.com	www.paymybills.com
Paytrust.com	www.paytrust.com
Princeton eCom	www.princetonecom.com
Spectrum LLC	www.spectrumebp.com
Visa, International	www.visa.com
YourAccounts.com (division of Output Technologies)	www.youraccounts.com

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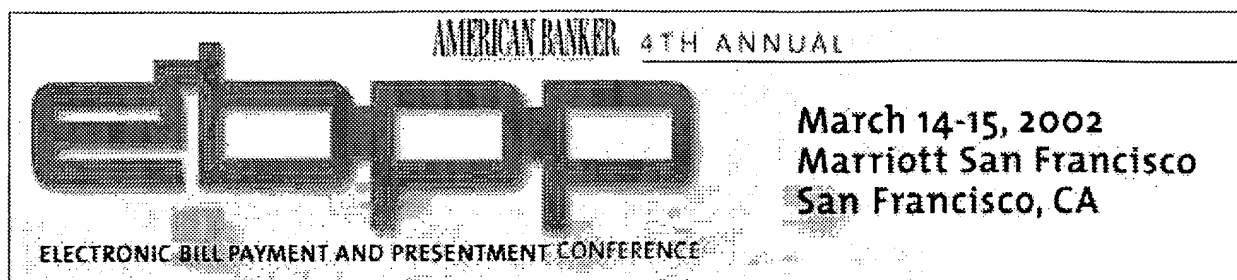
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MasterCard
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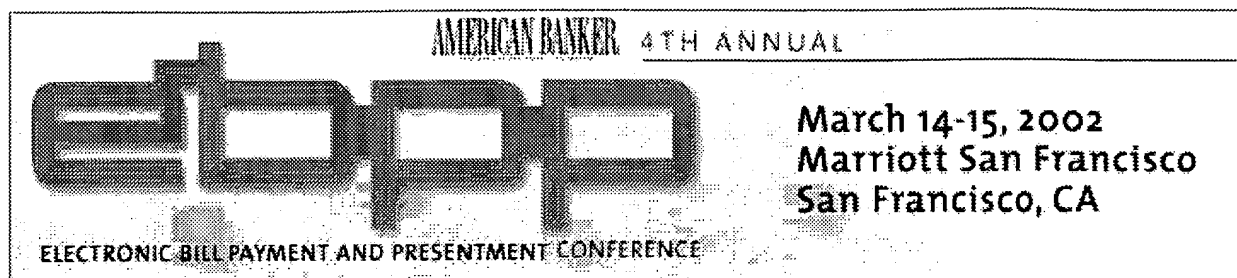


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KEYNOTE PRESENTERS

Lawrence G. Baxter
Executive Vice President, eCommerce
Wachovia Corporation



Lawrence G. Baxter serves as executive vice president and director of eCommerce for Wachovia Corporation. He is responsible for providing overall strategic leadership to Wachovia's eCommerce functions, which includes management of two primary Internet sites -- firstunion.com and wachovia.com as well as a number of associated sites including macroworld.net. His division works closely with business units to determine how effectively to leverage eCommerce strategies to meet business goals. He also provides leadership on integrating innovative technologies to enhance customers' online

experience and oversight for a number of online products and services including Online Banking, Online Bill Pay, Online Brokerage and emerging technologies such as wireless services.

Antony Jenkins
Chief Operating Officer, Citigroup's Internet Payment Service
Citigroup



Antony Jenkins is the Chief Operating Officer of Citigroup's Internet Payment Service. He was named to this position in April 2000 and leads this major initiative for Citigroup. Mr. Jenkins was previously responsible for Citibank Cards' Internet, and College units. Mr. Jenkins holds an MA in Philosophy, Politics and Economics from the University of Oxford and an MBA from the Cranfield Institute of Technology.

Peter Kight
Chairman and Chief Executive Officer

CheckFree Corporation



Pete Kight is the founder, Chairman and Chief Executive Officer of CheckFree Corporation, headquartered in Atlanta, Georgia.

Kight founded CheckFree in 1981 in his grandmother's basement. His initial vision was to provide electronic funds transfer services. Kight's vision has since expanded from providing electronic funds transfer services to enabling anyone to pay for anything, anywhere electronically over the Internet. Today, CheckFree is the dominant player in the electronic billing and payment industry.

In 2001, Kight was recognized as one of 10 unsung financial heroes by Money magazine. Future Banker named him the 6th most influential personality in financial services, and he was featured in FORTUNE, where CheckFree's new e-payments functionality was named one of the "Seven Silver Bullet Technologies."

Kight is a member of the Board of Directors of Metatec Corporation.

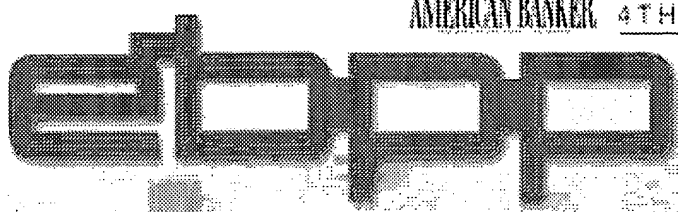
CONFERENCE CHAIRMAN

Jeetu Patel
Vice President and Chief Technology Officer
Doculabs

Jeetu Patel heads the research division at Doculabs, an information advisory firm specializing in intranet, extranet, and e-business technologies. Patel works with Fortune 500 customers and "dot-com" e-commerce start-ups to identify the most appropriate technology solutions for their business requirements; he also provides executive-level consulting for product development organizations.

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 <p>AMERICAN BANKER 4TH ANNUAL</p> <p>March 14-15, 2002 Marriott San Francisco San Francisco, CA</p> <p>ELECTRONIC BILL PAYMENT AND PRESENTMENT CONFERENCE</p>
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Friday March 15, 2002

7:30 - 8:00
Continental Breakfast

8:00
Chairman's Recap

Jeetu Patel
*Vice President, Chief
 Technology Officer*
 Doculabs

8:15
Bank Keynote Address
Making EBPP a Reality at
Citigroup
 As a major biller with millions of consumer relationships, EBPP is an important focus for Citigroup. This presentation will cover how Citi views the industry, Citi's strategy for EBPP and how the strategy is being executed.

Antony Jenkins
*Chief Operations Officer,
 Citigroup Internet Payment
 Service*
 Citigroup

9:00
Online Invoicing: Ready For
Business-To-Business Users

- Vendors in the market today are in various stages of supporting specific B2B requirements

- Pain points and integration challenges of B2B e-billing
- Perspective on the strategic nature of e-billing, and its place within e-business and CRM strategies

Jeetu Patel
*Vice President and Chief
 Technology Officer*
 Doculabs

9:45 - 10:30
Morning Networking and
Refreshment Break in Exhibit
Hall

10:30
Moving EBPP From
Evolution to Revolution
 EBPP initiatives stormed out of the gate but have since slowed substantially. This presentation will take a strategic look at what is needed to reinvigorate action in EBPP development. Discussion will draw analogies from other financial services products and services and provide key insights into what forces might be the igniters of increased activity.

Alfred S. Dominick
*President and Chief
 Executive Officer*
 IntelliData Technologies
 Corporation

11:15
Spectrum: Driving Adoption

John M. Perry
*Chairman and Chief
 Executive Officer*
 Spectrum EBP, LLC

12:00
Breaking the EBPP
Stalemate
 Ultimately, a single consumer EBPP hub will emerge to be the single point of contact for all participants in the EBPP supply chain. The hub will receive and present bills through Financial Institutions, route payments between consumers and billers, and enable Inter-Financial Institution movement on money. The creation of this hub will lead to EBPP reaching its full potential as a killer application.

Cathy Graeber
Senior Analyst
 Forrester Research

12:30
Conference Concludes

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- Review the B2B-readiness of e-billing software and service providers

Through Open Standards

- Spectrum's role in the EBPP marketplace
- What an open network means to the financial services industry
- Standards for EBPP: IFX, OFX
- The Spectrum vision




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Inzap Compared to the Alternatives

	Inzap	Accepting credit card payments	Factoring	Receivables financing from your bank
Cost to offer 30 day terms and get paid in advance	~1.25%*	2.5%	2.0 - 4.0% and up	1.0 - 1.3%
Cost to offer 15 day terms and get paid in advance	~0.63%*	2.5%	1.0 - 2.0% and up	0.5 - 0.65%
Available to most small businesses	Yes, most qualify	Yes, most qualify	No, usually reserved for larger companies	No, usually reserved for larger/older companies
Will your business customers be happy with the solution?	Yes, customers get terms but still get to interact with you directly	No, customers usually don't want to tie up their credit card lines	No, customers often feel harassed when dealing with factors who call to collect	Yes, this option is transparent to your customers
Provides a system to help you stay on top of customer payments	Yes, web interface to manage and control the process	No	No	No

* Inzap rates shown are rough averages. The actual fees can vary based on the Buyer's credit-worthiness. In these examples, it is assumed that your company gets paid by Inzap 7 days after the invoice date, and your customer receives the terms shown. Inzap allows you to set terms from 5 - 75 days. The fee is prorated by day, so you pay less for shorter terms, and more for longer terms.

What about business lines of credit?

While many small businesses do not qualify for a business line of credit, those that do find Inzap to be a great complement to the line of credit.

Not only can Inzap be an additional source of credit, but it can be a much easier way to synchronize the funds required for your receivables, since your used credit is automatically adjusted up and down as your customers are issued invoices and pay them off. With lines of credit, synchronizing the line drawn to the amount needed can be complex and a hassle.

Next Steps

- [How It Works for Sellers](#)
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- [Fees](#)
- [Inzap Compared to Other Alternatives for Financing Terms](#)
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 Questions? Call us at **1 800 753 2551**, 6AM to 6PM PST.


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How It Works for Sellers

With Inzap, you can get your invoices paid very fast, while your customers get as long as 75 days to pay! The primary cost to you is a fee of about 1.25% for an invoice with 30-day terms. You *and* your customers get improved cash flow. ([Fee details](#))

Here's how it works:

Once you and your customer are signed up for Inzap...

1. You send your invoices through the mail to your customers as you normally would.
2. To get an invoice paid fast, enter summary information about it on the Inzap website. You choose the payment terms for each invoice, giving your customer from 5 - 75 days to pay.
3. As soon as your customer approves the invoice by clicking a button on the Inzap website, Inzap pre-pays you electronically for 100% of the invoice amount (assuming you and your customer have sufficient credit*). You'll typically have cash in your account about 5 days after the invoice date.
4. On the payment due date that you have set, the money is deducted from your customer's bank account and paid to Inzap.

Our customers say...

"We tried encouraging credit card payments to improve our cash flow, but our business customers demanded terms. Inzap allows us to give them amazing terms, while giving us the cash flow that we want."

—Martin Stevens, Owner,
MCR Short Stop Convenience
Stores

Inzap is a cash flow service, not a bad debt service. Just as happens whenever you extend terms to a customer today, with Inzap there is still a risk that your customer may not pay. If your customer fails to pay Inzap for the amount due by the final due date, you must refund to Inzap any pre-payment you received from Inzap for that invoice (plus any applicable fees). So you should use Inzap with customers whom you trust.

Next Steps

- [How It Works for Sellers](#)
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- [Fees](#)
- [Inzap Compared to Other Alternatives for Financing Terms](#)
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* Inzap establishes credit limits for each company. You can still use Inzap for electronic payments even when credit limits are exceeded. [See Common Questions for details.](#)

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